



Order Filed on March 18, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**

Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886

Laura Eggerman, Esq. (LE-8250)

In Re:

**Rory Bembridge,**

**Debtor,**

Case No.: 18-31354-JKS

Chapter: 13

Hearing Date: March 14, 2019

Judge: John K. Sherwood

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: March 18, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Page 2

Secured Creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR  
HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH  
CERTIFICATES, SERIES 2007-7

Secured Creditor's Counsel: RAS Citron, LLC.

Debtors' Counsel: Law Office of Michelle Labayen

Property Involved ("Collateral"): 20 Rosedale Avenue, Montclair, NJ 07042

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to  
the following conditions:

1. The Debtor's account was brought current pursuant to the Motion for Relief from Stay  
filing on 02/19/2019.
2. Regular monthly mortgage payments of \$1,721.02 will resume on 03/01/2019.
3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment: Nationstar Mortgage LLC  
Attn: Bankruptcy Dept  
PO Box 619094  
Dallas, TX 75261-9741

☐ Monthly cure payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to make any regular monthly payment within thirty (30) days of the date the  
payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay  
as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's  
failure to comply with this Order. At the time the Certification is filed with the court, a copy of  
the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

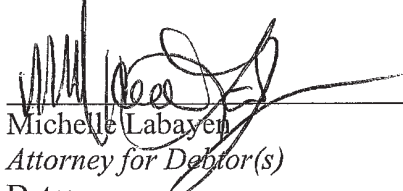
The fees and costs are payable:

☒ Through the Chapter 13 plan.

☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

  
Michelle Labayen  
Attorney for Debtor(s)  
Date:

/s/ Laura Eggerman  
Laura Eggerman, Esq.  
Attorney for Secured Creditor  
Date: 03/12/2019

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Rory Bembridge  
Debtor

Case No. 18-31354-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db +Rory Bembridge, 20 Rosedale Ave, Montclair, NJ 07042-3308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
HarborView Mortgage Loan Trust Series 2007-7 bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michelle Labayen on behalf of Debtor Rory Bembridge michelle@labayenlaw.com,  
benitezgiovanna@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
HarborView Mortgage Loan Trust Series 2007-7 smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7